

Albert Einstein College of Medicine 2020-2021

Student Health Insurance Plan

Eligibility

All medical students attending the Albert Einstein College of Medicine are required to enroll in the Student Health Insurance Plan at registration, unless proof of comparable coverage is furnished.

Eligible dependents of those enrolled in the plan may participate in the plan on a Voluntary basis.

Please view the complete brochure on-line at einstein.myahpcare.com for full details of participation in the plan.

Additional Benefits:

- Access to a 24/7 Student Assistance Program

Have Questions? Contact Us:



einstein.myahpcare.com



Albert Einstein College of Medicine 2020-2021

Student Health Insurance Plan

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered Medical Expenses are subject to plan maximums, limitations, and exclusions as described in the Policy. Your Plan provides you with a higher level of coverage when you receive covered medical expenses from physicians who are part of UnitedHealthcare Choice Plus.

BENEFIT MAXIMUMS & DEDUCTIBLES

Benefit Maximum	Unlimited, per Member, per Policy Year
Deductible	In-Network Provider: \$400 per Insured Person, per Policy Year Out-of-Network Provider: \$400 per Insured Person, per Policy Year
Individual Out-of-Pocket Maximum	In-Network Provider: \$3,300 per Insured Person, per Policy Year Out-of-Network Provider: N/A
Family Out-of-Pocket Maximum	In-Network Provider: \$6,600 For All Insured in a Family, per Policy Year Out-of-Network Provider: N/A

BENEFIT CATEGORY <i>(Deductible applies unless otherwise stated below)</i>	In-Network Provider	Out-Of-Network Provider
	Participating Provider Member Responsibility	Non-Participating Provider Member Responsibility
Hospital Room and Board Expense	20%	40%
Inpatient/Outpatient Surgery	20%	40%
In-Office Physician Fees <i>(Deductible waived)</i>	\$20 Copayment	30% after a \$30 Copayment
Specialist In-Office Physician Fees <i>(Deductible waived)</i>	\$20 Copayment	30% after a \$40 Copayment
Habilitation/Rehabilitative Services (Physical, Occupational and Speech Therapy)	20%	40%
Diagnostic X-ray Services & Laboratory Procedures <i>(Deductible waived)</i>	20% Coinsurance	40% Coinsurance
Emergency Services Expense <i>(Copayment waived if admitted/deductible waived)</i>	20% after a \$150 Copayment per visit	20% after a \$150 Copayment per visit
Prescription Drugs <i>(Deductible waived)</i>	Covered in full following: \$15 Copayment for Tier 1 \$30 Copayment for Tier 2 \$30 Copayment for Tier 3	Covered in full following: \$15 Copayment for Generic Drugs \$30 Copayment for Brand Name Drugs Please note: You are required to pay the full amount charged at the time of service for all prescriptions dispensed at an out-of-network provider and must file a claim for reimbursement.
Preventive Care Services <i>For more information, please visit healthcare.gov/coverage/preventive-care-benefits/</i>	Covered in full	30%

2020-2021 TOTAL COSTS AND COVERAGE PERIODS

Coverage Periods	Fall 2nd through 4th Year	Spring/Summer 2nd through 4th Year	Fall 1st Year	Spring/Summer 1st Year
	07/01/2020 through 12/31/2020	01/01/2021 through 06/30/2021	08/10/2020 through 12/31/2020	01/01/2021 through 06/30/2021
Open Enrollment	04/15/2020 through 05/22/2020	11/16/2020 through 11/30/2020	07/15/2020 through 08/03/2020	11/16/20 through 11/30/2020
Student	\$ 3,287.00	\$ 3,287.00	\$ 2,593.00	\$ 3,287.00
Spouse	\$ 3,287.00	\$ 3,287.00	\$ 2,593.00	\$ 3,287.00
Child¹	\$ 3,287.00	\$ 3,287.00	\$ 2,593.00	\$ 3,287.00

¹The child rate is up to two children. The cost for two or more children will be two times the child rate.

To view all enrollment and coverage periods available, please visit einstein.myahpcare.com.

DISCLAIMER: This information is subject to change based upon the mandated benefits approved within the filing for the plan.

This is for informational purposes only and is neither an offer of coverage nor medical advice. It contains only a partial, general description of plan benefits and programs and does not constitute a contract. Covered expenses are subject to plan maximums, limitations, and exclusions as described in the Policy.